



## Chart A – For Most People Who Must File

If you CAN be claimed as a dependent by another taxpayer, you must file as a dependent whether you are being claimed or not. See Chart B for filing requirements.

If your filing status is...	AND at the end of 2014 you were...*	THEN file a return if your gross income was at least...**
Single	under 65	\$10,150
	65 or older	\$11,700
Married filing jointly***	under 65 (both spouses)	\$20,300
	65 or older (one spouse)	\$21,500
	65 or older (both spouses)	\$22,700
Married filing separately (see the instructions for line 3)	any age	\$ 3,950
Head of household (see the instructions for line 4)	under 65	\$13,050
	65 or older	\$14,600
Qualifying widow(er) with dependent child (see the instructions for line 5)	under 65	\$16,350
	65 or older	\$17,550

\* If you were born on January 1, 1950 you are considered to be age 65 at the end of 2014.

\*\* **Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it).

- Do not include any social security benefits unless
  - (a) you are married filing a separate return and you lived with your spouse at any time in 2014 or
  - (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 ( \$32,000 if married filing jointly).

If (a) or (b) applies, see the instructions for lines 20a and 20b to figure the taxable part of social security benefits you must include in gross income.

- Gross income includes gains, but not losses, reported on Form 8949 or Schedule D.
- Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, when figuring gross income, do not reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

\*\*\* If you did not live with your spouse at the end of 2014 (or on the date your spouse died) and your gross income was at least \$3,950, you must file a return regardless of your age.

Individuals who do not have a filing requirement based on this chart should also check Chart C, Other Situations When You Must File, and Chart D, Who Should File. Individuals with earned income but who do not have a filing requirement may be eligible for the Earned Income Credit.



## Chart B – For Children and Other Dependents

**If your parent (or someone else) *can* claim you as a dependent, use this chart to see if you must file a return.**

In this chart, **unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. **Earned income** includes salaries, wages, tips, professional fees, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.

**Single dependents.** Were you **either** age 65 or older **or** blind?

- ☐ **No.** You must file a return if **any** of the following apply.
  1. Your unearned income was over \$1,000.
  2. Your earned income was over \$6,200.
  3. Your gross income was more than the larger of —
    - a. \$1,000, or
    - b. Your earned income (up to \$5,850) plus \$350.
- ☐ **Yes.** You must file a return if **any** of the following apply.
  1. Your unearned income was over \$2,550 (\$4,100 if 65 or older **and** blind).
  2. Your earned income was over \$7,750 (\$9,300 if 65 or older **and** blind).
  3. Your gross income was more than the larger of —
    - a. \$2,550 (\$4,100 if 65 or older **and** blind) or
    - b. Your earned income (up to \$5,850) plus \$1,900 (\$3,450 if 65 or older **and** blind).

**Married dependents.** Were you **either** age 65 or older **or** blind?

- ☐ **No.** You must file a return if **any** of the following apply.
  1. Your unearned income was over \$1,000.
  2. Your earned income was over \$6,200.
  3. Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  4. Your gross income was more than the **larger** of —
    - a. \$1000, or
    - b. Your earned income (up to \$5,850) plus \$350.
- ☐ **Yes.** You must file a return if **any** of the following apply.
  1. Your unearned income was over \$2,200 (\$3,400 if 65 or older **and** blind).
  2. Your earned income was over \$7,400 (\$8,600 if 65 or older **and** blind).
  3. Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  4. Your gross income was more than the **larger** of —
    - a. \$2,200 (\$3,400 if 65 or older **and** blind), or
    - b. Your earned income (up to \$5,850) plus \$1,550 (\$2,750 if 65 or older **and** blind).

Note: For children under age 18 and certain older children, unearned income over \$2,000 is taxed at the parent's rate if the parent's rate is higher than the child's. For this purpose, "unearned income" includes all taxable income other than earned income, such as taxable interest, ordinary dividends, capital gains, rents, royalties, etc. It also includes taxable social security benefits, pension and annuity income, taxable scholarship and fellowship grants not reported on Form W-2, unemployment compensation, alimony, and income received as the beneficiary of a trust. If the child's unearned income is more than \$2,000, Form 8615 must be used to figure the child's tax. Form 8615 is out of scope.



## Chart C – Other Situations When You Must File

**You must file a return if any of the conditions below apply for 2014.**

1. You owe any special taxes, including any of the following.
  - a. Alternative minimum tax.
  - b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.
  - c. Household employment taxes. But if you are filing a return only because you owe this tax, you can file **Schedule H** by itself.
  - d. Social security and Medicare tax on tips you did not report to your employer or on wages you received from an employer who did not withhold these taxes.
  - e. Recapture of first-time homebuyer credit. See the instructions for line 60b.
  - f. Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts. See the instructions for line 62.
  - g. Recapture taxes. See the instructions for line 44 and line 62.
2. You (or your spouse, if filing jointly) received HSA, Archer MSA or Medicare Advantage MSA distributions.
3. You had net earnings from self-employment of at least \$400.
4. You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
5. You received an advanced premium tax credit to pay for health insurance.
6. You owe an individual shared responsibility payment (ISRP) for failing to maintain minimum essential health care coverage all year, or you qualify for an exemption from the ISRP.



## Chart D – Who Should File

1. You had income tax withheld from your pay.
2. You made estimated tax payments for the year or had any of your overpayment for last year's estimated tax applied to this year's taxes.
3. You qualify for the earned income credit. See Publication 596, Earned Income Credit (EIC), for more information.
4. You qualify for the additional child tax credit. See Form 1040 Instructions for more information on this credit.
5. You qualify for the health coverage tax credit. For information about this credit, see Form 8885, Health Coverage Tax Credit. (Out of scope)
6. You qualify for the refundable credit for prior year minimum tax. See Form 8801, Credit for Prior Year Minimum Tax — Individuals, Estates, and Trusts. (Out of scope)
7. You qualify for an American Opportunity Credit.
8. You receive a 1099-B and the gross proceeds plus other income exceeds the filing limits in Chart A.
9. You receive Form 1099-S, Proceeds From Real Estate Transactions
10. You qualify for the federal tax on fuels